

This is the errata (correction sheets) to update the current 5<sup>th</sup> Edition of the “Guide to Reserve Family Member Benefits.” Dated May 1, 2003. It updates the Guide for legislative and Policy changes through April 15, 2004.

An updated 6<sup>th</sup> Edition is available on the OSD/RA website at <http://www.defenselink.mil/ra/documents/family/benefits>

## Medical Benefits for Family Members

Reserve component family members are eligible for care within the Military Health System under specific circumstances.\* The following events trigger family member eligibility:

- The Reserve component member is ordered to active duty for more than 30 consecutive days. (Eligibility begins the day the RC member comes on active duty although, through December 31, 2004, eligibility begins on the date an order was issued in support of a contingency operation or 90 days, whichever is later.)
- The Reserve component member is medically retired due to a service-connected injury, illness or disease incurred or aggravated during active duty.
- The Reserve component member completes 20 years of qualifying service, reaches age 60 and starts receiving retired pay.
- The Reserve component member dies on active duty or as a result of a medical condition incurred or aggravated while on active duty.
- The Reserve component member is ordered to active duty in support of a *contingency operation* for more than 30 consecutive days. Family members are eligible for transitional health care upon the sponsor's release from active duty for a period. After December 31, 2004, the period of eligibility is for 60 or 120 days (depending on the sponsor's total active Federal service).
- The Reserve component member is ordered to active duty in support of a contingency operation. Reserve component members and their eligible family members are eligible for the Temporary Reserve Healthcare Program from November 6 through December 31, 2004.
  - o Eligibility begins upon issuance of a delayed effective date order in support of a contingency operation or 90 days prior to the active duty date prescribed in the order, whichever is later.
  - o Transitional health care benefits eligibility extends out to 180 days upon release from active duty.

### Who is eligible?

- Spouse and unmarried children for whom eligibility ends at age 21 unless the child is a full-time student (validation of student status required) then eligibility ends at age 23 or when the full-time student status ends.
- A child of any age with a severe physical or mental handicap.

**\*NOTE:** Family members must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS). Family members are enrolled when the Reserve Component member submits a verified and signed DD Form 1172. Evidence of eligibility is the uniformed services ID Card. Contact the nearest ID Card facility for guidance; facility locations can be found at <http://www.dmdc.osd.mil/rsl/> or by contacting one of the Points of Contact listed at <http://www.afpc.randolph.af.mil/deers/default.htm>.

### How does it work?

Family members are eligible for care on a space available basis at any military medical treatment facility (MTF). Availability is based on capacity and capability, both of which are often very limited.

Family members are also eligible for TRICARE. TRICARE is part of the Military Health System. It is the Department of Defense managed health care program for eligible beneficiaries. It blends the military direct care system with civilian providers. There are established TRICARE regions, lead by a Regional Director. TRICARE offers three options: Standard, Extra, and Prime.

- No enrollment required  
Widest choices of providers  
Must use TRICARE authorized providers
- Deductibles and 20% cost shares apply
- Most expensive option

### TRICARE Extra (Preferred Provider type option)

- Sponsor ordered to active duty for more than 30 days
- No enrollment required
- Provider choice limited to contracted network providers
- Deductibles and 15% cost shares apply

### TRICARE Prime (HMO type option)

- Sponsor ordered to active duty for more than 30 days
- Enrollment required:
  - o No enrollment fees for active duty families
  - o Annual enrollment fee for retiree family members and survivors of retirees
- Care provided by a Primary Care Manager (PCM), who treats the beneficiary or refers the beneficiary to specialty care.
- Uses MTF and/or civilian network
  - o Care authorization required for specialty care
  - o No deductibles or claim forms for beneficiaries

To expedite access to MTF care, eligible family members should have their valid, uniformed services ID Card and a copy of their sponsor's orders available when arriving for an appointment.

### TRICARE Prime Remote/TRICARE Prime Remote for Active Duty Family Members (TPRADFM)

- Sponsor ordered to active duty for more than 30 days AND eligible family member(s) live with sponsor at the time of activation and residential mailing addresses in DEERS match.
- Enrollment required:
  - o No enrollment fees or cost shares
- Care provided by a PCM, who treats the beneficiary to specialty care.
- Uses MTF and/or civilian network
- Care authorizations required for specialty care

This option is **not** available during the Transitional Assistance Management Program (TAMP) period.

When a National Guard or Reserve family is covered by a civilian or employer health plan, TRICARE is the second payer.

Information on the three TRICARE options (Standard, Extra and Prime) is available from the regional contractors' toll free line, TRICARE Service Centers, or Beneficiary Counselor and Assistance Coordinators at the MTF. Numbers for these parties can be found on [www.tricare.osd.mil](http://www.tricare.osd.mil).

### TRICARE REGIONS

Northeast	1-888-999-5195
Northwest	1-800-242-6788

Heartland	1-800-941-4501
Southwest	1-800-406-2832
Gulf South	1-800-444-5445
Mid-Atlantic	1-800-931-9501
Golden Gate/So. Calif/HI/AK	1-800-242-6788
Pacific/Latin America/Canada/ Europe	1-888-777-8343

## Dental Benefits

### Uniformed Services Dental Treatment Facilities (DTFs):

Family members of a service member who is on active duty for a period of more than 30 consecutive days are eligible for dental care in DTFs of the uniformed services. However, access to DTF dental care is subject to the availability of space and facilities and the capabilities of the dental staff. Unfortunately, resources are extremely limited in most DTFs and it is unlikely that eligible family members will receive dental care at these facilities.

**NOTE:** Family members are not eligible for dental care in a uniformed service DTF when the service member is on active duty for 30 days or less, is performing inactive duty for training, or is not on active duty.

### TRICARE Dental Program:

The Department of Defense (DoD) sponsors the TRICARE Dental Program (TDP), a comprehensive, voluntary dental insurance program for eligible family members as an alternative to dental care from a uniformed service DTF. The monthly premiums, covered services and the amount of co-payments for treatment are specified in the plan's benefit Guide.

#### Enrollment Requirements for TDP:

- The service member must have at least a one year service commitment (active duty, reserve service or combination of the two) at the time of enrollment
- Upon enrollment, all enrollees are locked in for a twelve month period. This lock-in period means the enrollee(s) cannot disenroll before the 12 months end. (This lock-in may be waived for certain valid disenrollments. In the case of eligible family members of Guardsmen/ Reservists who enroll in TDP within 30 days of their sponsor's the family will be automatically disenrolled upon the member's release from active duty.

**Types of Plans:** Enrollment can be for member only, family only or both the member and the family. Depending on the status of the member, enrollment fees may be under a shared premium cost plan with the government or a full premium cost plan with no government cost sharing.

- **Shared premium plan with the government:** Enrollment in this premium sharing plan is available to eligible family members of service members on active duty for more than 30 days. The government pays 60% of the monthly premium. (Selected Reserve and certain IRR members are eligible for this shared premium program when not on active duty for more than 30 days).

- **Full-premium cost plan:** Enrollment in this full premium cost plan is available to eligible family members of the Selected Reserve or certain Individual Ready Reserve members when the Guardsman or Reservist. Enrollment in this full premium cost plan is available to eligible family members of the Selected Reserve or certain Individual Ready Reserve members when the Guardsman or Reservist is not on active duty for more than

- **Covered Services:** Regardless of the plan under which the family members are enrolled, the benefits provided are the same. Dental treatment is divided into the following categories:

- o Diagnostic, oral examination, and preventive services and palliative emergency care;
- o Basic restorative services of amalgam and composite restorations, stainless steel crowns for primary teeth, and dental appliance repairs; and
- o Orthodontic services, crowns, gold fillings, bridges, and complete or partial dentures, and more.

**NOTE:** Cost shares will vary depending on the type of treatment required and the sponsor's pay grade.

- **Dental Providers:** The insurance carrier has agreements with many licensed dentists and hygienists throughout the United States, District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. This provider network offers the most cost-effective means of obtaining dental care. An enrollee has the option of seeking care at any licensed dentist; however the member may incur additional fees if services are received from an out-of-network provider.

**NOTE:** Selected Reserve and IRR members should check with their unit commanders to ensure compliance with Service policies prior to receiving orthodontic treatment.

**Civilian Employer Dental Plan:** You may maintain coverage under both your civilian employer provided dental benefit plan as well as the TRICARE Dental Program. For more information, see the subsection that discusses health care in the civilian job protection section.

**Additional information:** Please contact the dental plan administrator, United Concordia (UCCI), for further details or UCCI's Customer Service Department at 1-800-332-0366.

You may find more information about the TRICARE Dental Program, and information on dental benefits for Guard and Reserve members on the following web sites:

<http://www.tricare.osd.mil/>

<http://www.ucci.com/was/uccweb/tdp/tdp.jsp>

**NOTE:** The TDP active duty benefit is not included in the Transitional Assistance Management Program.

## Commissary, Exchange, and Morale, Welfare and Recreation (MWR) Benefits

**Commissary.** Commissaries are military supermarkets usually located on military installations. The commissary sells food, sundry and cleaning products for cost plus a 5% surcharge. As of November 2003, Guard and Reserve members are now authorized unlimited access to commissary stores in the United States, Guam and Puerto Rico. This is a change from the previous policy that authorized only 24 visits per year. Overseas shopping privileges are determined by the Status of the Forces Agreements and differ by country. Please contact the overseas installation ID office in the country where you will be visiting/living to determine your commissary privileges. Unlimited commissary shopping privileges are authorized for:

- Members of the Ready Reserve (which includes members of the Selected Reserve, IRR, and Inactive National Guard) and members of the retired Reserve who possess the appropriate Department of Defense Military ID card issued by the Uniformed Service.
- Former members eligible for retired pay at age 60 but who have not yet reached age 60 and who possess a Department of Defense Retired Military ID card issued by the Uniformed Service and those in possession of a DD Form 2765, Department of Defense/Uniformed Services Identification and Privilege Card.
- Dependents of the members described above who possess a Department of Defense Family Member ID card issued by one of the uniformed Services.

Guard and Reserve members and their dependents may use the commissary by showing their proper military ID.

The DoD Reserve Component Commissary Privilege Card (CPC), DD Form 2529, is cancelled and no longer required.

Commissaries are administered by the Defense Commissary Agency (DeCA). For more information, go to <http://www.commissaries.com>.

## Exchange:

Post Exchanges, Base Exchanges, Army and Air Force Exchange Service, Navy Exchanges, Marine Corps Exchanges, and shoppettes are all examples of military exchange stores. The exchange is the military department and drug store.

Guard and Reserve personnel and their dependents have unlimited shopping privileges at any exchange. Remember that a military ID is required. Military members and their families may also shop on the Exchange Website at <http://www.aafes.com/>.

## MWR

MWR activities include arts and crafts facilities, bowling centers, golf courses, libraries, outdoor recreation, recreation centers, youth services activities and recreation membership clubs. In most instances, Guard and Reserve members and their dependents are entitled to use all class "C" facilities on the same basis as active duty personnel. Local installation and facility commanders do have the authority to establish priorities for MWR activities that are in high demand and are unable to accommodate all who desire to participate. Be sure to call ahead and confirm hours of operation and eligibility for the activity you and your family are interested in. For more up to date information and details, see <http://www.armymwr.com>.

## Useful Websites

Air Force Aid Society: <http://www.afas.org>  
Air Force Crossroads: <http://afcrossroads.com/html.cfm>  
Air Force Reserve: <http://www.afrc.af.mil>  
Air National Guard: <http://www.ang.af.mil/>  
Alliance for Children and Families: <http://www.alliance1.org>  
American Red Cross: <http://www.redcross.org>  
Armed Forces Vacation Club: <http://afvclub.com>  
Army Community Services (ACS) Virtual Website: <http://www.goacs.org>  
Army Emergency Relief: <http://www.aerhq.org>  
Army Family Liaison home page: <http://www.aflo.org>  
Army Family Team Building: <http://www.aftb.org>  
Army National Guard (ARNG): <http://www.armq.army.mil>  
Army Reserve: <http://www.army.mil/usar>  
Boys & Girls Clubs of America: <http://www.bgca.org>  
Camp Fire USA: <http://www.campfireusa.org>  
Camp Gives Kids a World of Good: <http://www.acacamps.org>  
Campaign for Tobacco Free Kids: <http://www.tobaccofreekids.org>  
CinC House: <http://cinchouse.com>  
Coast Guard Mutual Assistance: <http://www.cgmahq.org>  
Coast Guard Reserve: <http://www.uscg.mil/hq/reserve/reshmpg.html>  
DEERS Information: <http://www.tricare.osd.mil/deers>  
Defend America: <http://www.defendamerica.gov/>  
Defense Finance and Accounting Service (DFAS) Indianapolis: <http://www.dfas.mil/>  
Department of Defense: <http://www.defenselink.mil>  
Department of Defense Dictionary of Military Terms: <http://www.dtic.mil/doctrine/jel/doddict/index.html>  
Employer Support of the Guard and Reserve: <http://www.esqr.org/>  
Hooah4Health: <http://hooah4health.com/>  
Kaboom! Our work is child's play: <http://www.kaboom.org>  
LIFELines: <http://lifelines.navy.mil>

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## Marine Corps Key Volunteer Network:

[http://www.usmc-ccs.org/mcftb/key\\_vol/keyvol\\_main.asp](http://www.usmc-ccs.org/mcftb/key_vol/keyvol_main.asp)

**Marine Corps Reserve:** <http://www.mfr.usmc.mil/>

**Military Assistance Program MAPsite:**

<http://www.dticaw.dtic.mil/mapsite>

(Helpful information on family services, finances, and more)

**Military Careers:** <http://militarycareers.com>

**Military Family Resource Center:** <http://mfrc.calib.com/>

**Military Periodicals:**

<http://www.dtic.mil/search97doc/aulimp/main.htm>

(Index to Military Periodicals)

**Military Teens on the Move:** <http://www.dod.mil/mtom/>

**National Assembly of Health and Human Services Organiza**

<http://www.nassembly.org>

**National Guard Family:** <http://www.guardfamily.org/>

**National Guard Youth:** <http://www.guardfamilyyouth.org/>

**National Mentoring Partnership:** <http://www.mentoring.org>

**National Military Family Association:** <http://www.nmfa.org>

**National Network for Youth:** <http://www.nn4youth.org>

**National Youth Employment Coalition:** <http://www.nyec.org>

**Naval Reserve Ombudsman:**

<http://www.lifelines.navy.mil/> (then click on Reserves)

**Navy-Marine Corps Relief Society:** <http://www.nmcrrs.org>

**Profile - Life in the Armed Forces:**

<http://www.spear.navy.mil/profile/index.html>

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**Search Institute:** <http://www.search-institute.org>

**SGT Mom's:** <http://www.sgtmoms.com/>

**Small Business Administration:** <http://www.sba.gov/>

**SOS Children's Villages:**

<http://www.soschildrensvillages.org>

**Standard Forms (SFs):**

<http://web1.whs.osd.mil/icdhome/sfofforms.htm>

**TRICARE:** <http://www.tricare.osd.mil/>

**TRICARE for Activated Guard and Reserve Members:**

<http://www.tricare.osd.mil/reserve/default.htm>

**TAPS (Tragedy Assistance Program for Survivors, Inc.):**

<http://www.taps.org> (Grief support and services for survivors of military line-of-duty deaths.)

**U.S. Army community and Family Support Center -**

**Morale, Welfare, and Recreation (MWR):**

<http://www.armymwr.com> (Helpful links to soldier and family issues, recreation, and more.)

**U.S. Postal Service:** <http://www.usps.com/>

**Veterans Affairs (VA):** <http://www.va.gov>

(Information on VA benefits, programs, facilities and more.)

**Youth as Resources:** <http://www.yar.org>

**Youth Crime Watch:** <http://www.ycwa.org>

**Youth Service America:** <http://www.ysa.org>

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[http://stats.bls.gov/k12/html/edu\\_over.htm](http://stats.bls.gov/k12/html/edu_over.htm)